



## Long Term Disability Insurance: why is it so important?

More than one in four of today's 20-year-olds can expect to be out of work for at least a year because of a disabling condition before they reach normal retirement age.<sup>1</sup>

**Long Term Disability Insurance (LTD)** can help protect your income if you are unable to work due to a major injury, chronic condition, cancer or extended illness.

LTD can help you cover essential living expenses, protect your savings, your home and other assets, and help you avoid having to borrow money from friends or family.

Coverage is easily accessible, and the monthly payments are made directly to you. You can use the money for whatever you like, from groceries and gas to your mortgage or rent.

While disabilities may be unexpected, they don't have to be financially devastating.

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### Consider this:

*“I got sick soon after I returned from a trip to Brazil. I was diagnosed with an autoimmune disorder called Guillain-Barré Syndrome. After a few days, I was completely paralyzed. My **Disability Insurance** was what paid me for the next eight to nine months. While it was overwhelming to have had a major medical issue, I was able to focus on my recovery without worrying about where my next paycheck was coming from.”*

This is a hypothetical example for informational purposes only. Your costs and savings could vary based on your plan design, where you live and whether your plan requires a deductible or coinsurance. Please see your Plan Summary for details about your coverage.

For questions, please  
call MetLife at  
**1 800 GET-MET8**  
**1 800 438-6388**

### Why should I enroll?

- Improve your financial security.
- Enroll now or you may have to wait another year to get disability insurance.
- Our application is simple and straightforward, but the benefits are significant. There's no better time to secure your coverage.

**Enroll in Long Term Disability Insurance during annual enrollment**

## Long Term Disability Insurance

Coverage that can help protect your income when you are unable to work due to illness or injury.



### Help protect your income and lifestyle with Long Term Disability Insurance.

Coverage that can help protect your income when you are unable to work.

 Mortgage or rent  Childcare  Grocery bills

### Why it pays to have long term disability insurance:

How would you pay your bills if you couldn't work?

- **Savings?** More than half of Americans have less than three months' worth of expenses covered in an emergency fund.<sup>2</sup>
- **Social Security Disability?** Given its strict definitions of what qualifies as a disability, federal help may be unavailable. Approximately 67% of initial Social Security Disability Insurance claims are denied.<sup>3</sup>
- **Workers' compensation?** Only if you were injured on the job.<sup>4</sup>

Long term disability coverage from MetLife may pay between 40–70% of your pre-disability income for an extended period. You will receive benefits for as long as you remain disabled and unable to work, until retirement age. You can also earn financial incentives by participating in MetLife-approved rehabilitation programs. These programs are designed to help you recover financially and functionally.

**The majority of long-term absences are due to illnesses, such as cancer, heart attacks and diabetes.<sup>5</sup>**

### Your benefit in action:

If you experience a major injury or chronic illness, submitting a claim doesn't have to be difficult. Here's what to expect:



Depending on your plan, you can submit your claim by phone, mail or visiting [mybenefits.metlife.com](https://mybenefits.metlife.com). Plus, you can track the status of your claim online.



Answer a few simple questions about what happened and upload your medical documentation to support your claim. Once we have everything, claims are typically processed within 10 business days. You only need one claim form per injury or illness and every claim is reviewed by a claims professional.



Once your claim is approved, you'll receive monthly or weekly payments depending on your plan. Use the funds however you like.

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## Discover the advantages of having MetLife Long Term Disability Insurance.

### Product overview

Long Term Disability Insurance can help protect your income if you are unable to work due to a major injury, chronic condition, cancer or extended illness.

You can also earn financial incentives by participating in MetLife-approved rehabilitation programs. These programs are designed to help you recover financially and functionally.

### Why needed

Long term disability insurance can help cover important ongoing obligations that could be a challenge to meet during a difficult time, such as:

- Rehabilitation
- Family care, such as childcare
- Moving expenses
- Mortgage or rent payments
- Groceries
- Car payments

**Please see your Plan Summary for more information.**

## Frequently Asked Questions

### Q. Why is having long term disability insurance so important?

**A. Having long term disability protection can help you cover your essential living expenses and help protect your savings,** since it replaces a portion of your income for an extended period of time if you are unable to work due to a covered accident or illness.

### Q. What are the essential living expenses that I should be most concerned about?

**A. Consider any expenses you may incur in the running of your household,** including car payments, mortgage or rent payments, groceries, childcare,<sup>6</sup> tuition and more, that would still need to be paid in the event of a disability.

### Q. How do disability payments work?

**A. Payment will be made directly to you** — not your employer, hospital, doctor or insurance company.

### Q. How much does long term disability insurance cost?

**A. Disability insurance can be more cost-effective than you may think.** For example, a healthy male age 35 may get a \$1,000 monthly benefit for an initial premium of about \$25 a month.<sup>7</sup> Rates<sup>7</sup> for your plan(s) can be found in the enrollment materials provided by your employer.

## How much will you need?

A good rule of thumb is to buy enough disability insurance to cover your essential monthly expenses (e.g., mortgage, food, utilities and car payments). For most people, that's about **60%–80% of their income.**

Use the calculator tool at [www.disabilityonlinecalc.com](http://www.disabilityonlinecalc.com)

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# Long Term Disability Insurance

## Frequently Asked Questions

### Q. How do I pay for my long term disability insurance?

A. Premiums will be conveniently paid through payroll deductions, so you don't have to worry about writing a check or missing a payment.

### Q. What happens when I want to file a claim?

A. MetLife offers various ways to submit your claim based on your plan, including online, mail and phone options.

As one of the nation's leading providers of disability benefits,<sup>8</sup> you can count on MetLife to provide you with caring, compassionate and accurate claims service if, and when, you experience a disability.

### Q. What if I choose not to have long term disability insurance?

A. Enrolling in a plan is not mandatory, but it is a good idea and a cost-effective way to help protect your income. Without long term disability insurance, you may need to use your savings or tap into other assets to cover your essential living expenses while you recover from a disabling accident or illness.

### Q. When can I enroll?

A. It is best to enroll during your open enrollment period when medical exams may not be required and health questions may not be asked. The sooner you enroll, the sooner you will enjoy the added financial protection that disability coverage provides.

## Have other questions?

Please call MetLife directly at  
**1 800 GET-MET8**  
**1 800 438-6388**  
and talk with a benefits consultant.

1. Social Security Administration, <https://www.ssa.gov/pubs/EN-05-10029.pdf>. April 2021.

2. Bankrate July 2021 Emergency Savings Survey, <https://www.bankrate.com/banking/savings/emergency-savings-survey-july-2021/>

3. Social Security Administration Annual Statistical Report on the Social Security Disability Insurance Program, 2020, [https://www.ssa.gov/policy/docs/statcomps/di\\_asr/2020/di\\_asr20.pdf](https://www.ssa.gov/policy/docs/statcomps/di_asr/2020/di_asr20.pdf), November 2021.

4. Social Security Administration, "How Workers' Compensation and Other Disability Payments May Affect Your Benefits," <http://socialsecurity.gov/pubs/EN-05-10018.pdf>, May 2021.

5. Council for Disability Awareness. Chances of Disability: Me, Disabled? <http://www.disabilitycanhappen.org/common-causes/>. Accessed July 2022.

6. For eligible family members, if you participate in a MetLife-approved Rehabilitation Program.

7. Actual rates will vary based on factors including the applicant's age, health, occupation and state of residence as well as the amount of coverage, maximum benefit period, waiting period and carrier issuing the coverage. Initial rates may increase.

8. LIMRA, U.S. Workplace Disability Insurance Sales and In Force Survey, Year-End, Second Quarter 2020.

Like most group disability insurance policies, MetLife policies contain certain exclusions, exceptions, waiting periods, reductions, limitations and terms for keeping them in force. Contact your plan administrator for details.

